

**Before the State of South Carolina  
Department of Insurance**

In the matter of:

Kathryn Blackmon

303 Haltiwanger Road, #9  
Greenwood, South Carolina 29649

SCDOI File Number 118043

**Consent Order Revoking  
Resident Insurance Agent's License**

This matter comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Kathryn Blackmon, a licensed South Carolina resident insurance agent.

According to evidence received from American General Life and Accident Insurance Company that you, in your capacity as a licensed South Carolina resident insurance agent, failed to forward over \$9000 in premiums received from various consumers.

This action as alleged, constitutes a violation of Section 38-43-130 of the South Carolina Code, Subsection (4).

Blackmon was informed of her statutory privilege and both parties agreed, rather than proceed forward with a formal public hearing, to submit the entire matter to me, along with their specific recommendations, for my summary decision based solely upon the record. That mutual recommendation was that Kathryn Blackmon would voluntarily surrender her license for revocation.

Section 38-43-130 of the South Carolina Code provides, "The director or his designee may revoke or suspend an agent's license after ten days' notice or refuse to reissue a license when it appears that an agent has...willfully deceived or dealt unjustly with the citizens of this State." This Code Section goes on within Subsection (4) to describe "deceived or dealt unjustly with the citizens of this State" specifically to include, "improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business."

In accordance with my findings of fact, I now conclude, as a matter of law, that Kathryn Blackmon has willfully deceived and dealt unjustly with a citizen of this State, thereby violating S.C. Code Ann. § 38-43-130 (Supp. 2002).



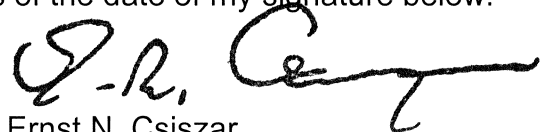
Kathryn Blackmon

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10 *et seq.* (1991 and Supp. 2002). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report." S.C. Code Ann. § 38-3-110 (3) (2002).

It is therefore ordered that the license of Kathryn Blackmon to do business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked and that no license, issued through the State of South Carolina Department of Insurance is to be issued to Kathryn Blackmon thereafter.

It is further ordered that a copy of this consent order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Kathryn Blackmon is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This consent order becomes effective as of the date of my signature below.



Ernst N. Csiszar  
Director

January 6, 2004

~~October 4, 2003~~

Columbia, South Carolina

I CONSENT:



Kathryn Blackmon  
303 Haltiwanger Road, #9  
Greenwood, South Carolina 29649

Dated this 9<sup>th</sup> day of October, 2003